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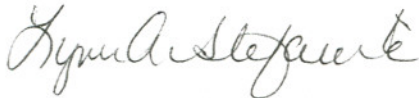
September 19, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sir:

I am writing in regards to Wal-Mart's application for an FDIC-insured ILC charter. As an employee of a small community bank I ask you to please deny this application. I am afraid for my job as well as others in the area if Wal-Mart is allowed this charter. Wal-Mart has already made so many small businesses close, please do not allow them to hurt the many community banks that actually care about their customers. I ask you once more, PLEASE deny Wal-Mart's application.

Sincerely,



Lynn A. Stefanik
South Dayton, New York